

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles E. Prince, Jr.  
Julie A. Prince  
Debtors

Case No. 13-02120-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db/jdb  
cr +Charles E. Prince, Jr., Julie A. Prince, 1636 E. Chocolate Avenue, Hershey, Pa 17033-1119  
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates,  
51 E. Bethpage Road, Plainview, NY 11803-4224  
cr +Federal National Mortgage Association (Fannie Mae, Rosicki, Rosicki & Associates, P.C.,  
51 E. Bethpage Road, Plainview, NY 11803-4224  
cr +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148,  
UNITED STATES 16148-3401  
4312444 Briarcliff Pavilion, 249 Maus Dr, Irwin, Pa 15642  
4312446 +Chase Home Mortgage, LLC, PO Box 24696, Columbus, OH 43224-0696  
4312449 +Dauphin County Tax Claim, Bureau, Dauphin Cty Admin Building, 2 South Second Street,  
Harrisburg, Pa 17101-2047  
4312450 +Derry Township Tax Collector, 610 Clearwater Road, Hershey, Pa 17033-2453  
4548696 Federal National Mortgage Association, c/o Seterus Inc., PO Box 1047,  
Hartford, CT 06143-1047  
4758771 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401  
4758772 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148,  
First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401  
4312455 Good Samaritan Hospital, 4th and Walnut Streets, Lebanon, Pa 17042  
4312457 +Hershey Medical Center, 500 University Drive, Hershey Pa 17033-2391  
4371447 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
4312459 Jonestown Bank & Trust, 2 E. Market Street, Jonestown, PA 17038  
4312460 +Kuntz Fuel Oil, Po Box 157, Camp Hill, Pa 17001-0157  
4312462 +Lebanon Valley Credit Union, 300 Schneider Drive, Lebanon, Pa 17046-4877  
4303916 +Metro Bank, c/o John Robertson, Vice-President, Asset Recovery Manager,  
3801 Paxton Street, Harrisburg, PA 17111-1418  
4337955 +Metro Bank, c/o David Chajkowski, Vice President Asset Recovery Supervisor,  
3801 Paxton Street, Harrisburg, PA 17111-1418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4320068 +EDI: ACCE.COM Oct 12 2018 23:08:00 Asset Acceptance LLC, P.O. Box 2036,  
Warren Mi 48090-2036  
4312443 +E-mail/Text: ACF-EBN@acf-inc.com Oct 12 2018 19:07:51 Atlantic Credit & Finance,  
PO Box 13386, Roanoke, VA 24033-3386  
4312445 +EDI: CAPITALONE.COM Oct 12 2018 23:08:00 Capital One/Boscov, PO Box 30253,  
Salt Lake City, UT 84130-0253  
4312447 +EDI: SEARS.COM Oct 12 2018 23:08:00 Citibank/Sears, PO Box 6282,  
Sioux Falls, SD 57117-6282  
4312448 +EDI: WFNNB.COM Oct 12 2018 23:08:00 Comenity Bank/Woman Within, PO Box 182789,  
Columbus, OH 43218-2789  
4312452 +EDI: BLUESTEM Oct 12 2018 23:08:00 Fingerhut, 7777 Golden Triangle Drive,  
Eden Prairie, MN 55344-3736  
4312453 +E-mail/Text: autocollections@essabank.com Oct 12 2018 19:07:52 Franklin Security Bank,  
24 South River Str, PO Box 170, Wilkes Barre, Pa 18703-0170  
4312454 +EDI: RMSC.COM Oct 12 2018 23:08:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
4312458 +EDI: HFC.COM Oct 12 2018 23:08:00 HSBC Card Services/Household, 700 N. Wood Dale Rd.,  
Wood Dale, IL 60191-1107  
4312456 +E-mail/Text: hfcucollections@hersheyfcu.org Oct 12 2018 19:08:07 Hershey FCU,  
904 E. Chocolate Ave., Hershey, PA 17033-1215  
4328834 +E-mail/Text: hfcucollections@hersheyfcu.org Oct 12 2018 19:08:07  
Hershey Federal Credit Union, 232 Hershey Road, Hummelstown Pa 17036-9218  
4312464 +E-mail/Text: Bankruptcies@nragroup.com Oct 12 2018 19:08:13 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4364334 EDI: PRA.COM Oct 12 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4312465 E-mail/Text: bankruptcynotices@psecu.com Oct 12 2018 19:08:08 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
4349695 EDI: Q3G.COM Oct 12 2018 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4312466 EDI: DRIV.COM Oct 12 2018 23:08:00 Santander Consumer, Attn: Bankruptcy Dept.,  
PO Box 560284, Dallas, TX 75356-0284  
4316774 EDI: DRIV.COM Oct 12 2018 23:08:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Hershey Federal Credit Union  
4312451\* Derry Township Tax Collector, 610 Clearwater Road, Hershey, Pa 17033-2453  
4548697\* Federal National Mortgage Association, c/o Seterus Inc., PO Box 1047,  
Hartford, CT 06143-1047

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Oct 12, 2018

cr           ##+Metro Bank,   3801 Paxton Street,   Harrisburg, PA 17111-1418  
4312461       ##+Lebanon Surgical Association,   229 s. 4th,   Lebanon, Pa 17042-6112  
4312463       ##+Metro Bank,   PO Box 4999,   Harrisburg, Pa 17111-0999  
4318139       ##+Rjm Acquisitions Funding Llc,   575 Underhill Blvd, Suite 224,   Syosset, NY 11791-3416  
TOTALS: 1, \* 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Chad J. Julius   on behalf of Debtor 2 Julie A. Prince cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
Chad J. Julius   on behalf of Debtor 1 Charles E. Prince, Jr. cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
Charles J DeHart, III (Trustee)   dehartstaff@pamd13trustee.com,   TWecf@pamd13trustee.com  
Heather Stacey Riloff   on behalf of Creditor   Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com,   Michelle@mvrlaw.com  
Jeniece Davis   on behalf of Creditor   Seterus, Inc., as the authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae") jeniece@mvrlaw.com,   bonnie@mvrlaw.com  
Joshua I Goldman   on behalf of Creditor   JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com,   bkgroup@kmlawgroup.com  
Lisa Beth Singer   on behalf of Creditor   Federal National Mortgage Association ("Fannie Mae"),  
creditor c/o Seterus, Inc. bkmail@rosicki.com  
Lisa Beth Singer   on behalf of Creditor   Federal National Mortgage Association  
bkmail@rosicki.com  
Melanie Lynn Vanderau   on behalf of Creditor   First National Bank of PA mlvanderau@mette.com,  
jlschade@mette.com  
Melanie Lynn Vanderau   on behalf of Creditor   Metro Bank mlvanderau@mette.com,  
jlschade@mette.com  
Thomas I Puleo   on behalf of Creditor   JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com,   bkgroup@kmlawgroup.com  
United States Trustee   ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Charles E. Prince Jr.**  
First Name Middle Name Last Name  
Debtor 2 **Julie A. Prince**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-02120-RNO**

Social Security number or ITIN **xxx-xx-5108**  
EIN --  
Social Security number or ITIN **xxx-xx-3138**  
EIN --

**Order of Discharge**

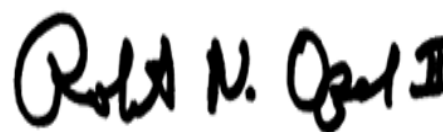
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles E. Prince Jr.

Julie A. Prince

By the  
court:

October 12, 2018

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**